

Information to identify the case:

Debtor 1	<u>Noelia N. Chahalís</u>	Social Security number or ITIN	xxx-xx-7172
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-22969-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Noelia N. Chahalís

12/21/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Noelia N. Chahalís
Debtor(s)

Case No. 18-22969-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 21, 2020

User: admin
Form ID: 3180W

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Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Noelia N. Chahalís, 105 Signal Hill Tr., Sparta, NJ 07871-2548
aty	+ Joseph Sean Connelly, Seigel Law LLC, 505 Goffle Road, Ridgewood, NJ 07450-4027
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517616082	+ Anesthesia Assoc. of Morristown, Attn: David Watner, Esq., 1129 Bloomfield Ave. Suite 208, Caldwell, NJ 07006-7123
517616084	+ BUREAU OF ACCOUNTS CON, 3601 US HIGHWAY 9, HOWELL, NJ 07731-3395
517616085	+ CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101-2003
517616087	+ CITI/STDNT LN RSRC CNT, 501 BLEECKER ST, UTICA, NY 13501-2401
517616090	+ FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616102	General Revenue Corp., PO Box 495999-01BE, Cincinnati, OH 45249
517616106	+ Midland Funding LLC, Pressler & Pressler LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517616107	+ NEW YORK UNIVERSITY, 726 BROADWAY FL 9, NEW YORK, NY 10003-9580
517616108	+ Nova Southeastern University, 3301 College Avenue, Fort Lauderdale, FL 33314-7796
517616109	+ Phelan Hallinan & Diamond PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517616113	+ STU LN TRUST, 701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104-0432
517616111	+ Selip and Stylianou, LLP, 10 Forest Avenue, Paramus, NJ 07652-5238
517902430	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 21 2020 22:09:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 21 2020 22:09:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517616081	+ EDI: GMACFS.COM	Dec 22 2020 02:03:00	ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300
517821989	EDI: BMW.COM	Dec 22 2020 02:08:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517616083	EDI: BMW.COM	Dec 22 2020 02:08:00	BMW FINANCIAL SERVICES, PO BOX 3608, DUBLIN, OH 43016
517627439	+ EDI: AISACG.COM	Dec 22 2020 02:08:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517616085	+ EDI: CHASEAUTO	Dec 22 2020 02:03:00	CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101-2003
517616088	+ Email/PDF: creditonebknofications@resurgent.com	Dec 21 2020 22:30:37	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517616089	+ EDI: DISCOVER.COM	Dec 22 2020 02:08:00	DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517794814	EDI: DISCOVER.COM	Dec 22 2020 02:08:00	Discover Bank, Discover Products Inc, PO Box

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		3025, New Albany, OH 43054-3025
517616103	+ Email/Text: csocha@greateralliance.org	Dec 21 2020 22:10:00 GREATER ALLIANCE FCU, 40 W CENTURY RD, PARAMUS, NJ 07652-1454
517616086	EDI: JPMORGANCHASE	Dec 22 2020 02:03:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517616105	+ EDI: MID8.COM	Dec 22 2020 02:03:00 MIDLAND FUNDING, 2365 NORTHSIDE DR STE 30, SAN DIEGO, CA 92108-2709
517616110	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 21 2020 22:09:00 QUICKEN LOANS, 1050 WOODWARD AVE, DETROIT, MI 48226-1906
517861258	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 21 2020 22:09:00 Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517616112	+ Email/Text: clientservices@sourcerm.com	Dec 21 2020 22:09:00 SOURCE RECEIVABLES MNG, 4615 DUNDAS DR STE 102, GREENSBORO, NC 27407-1761
517616115	+ EDI: RMSC.COM	Dec 22 2020 02:08:00 SYNCB/CARE CREDIT, 950 FORRER BLVD, KETTERING, OH 45420-1469
517616116	+ EDI: RMSC.COM	Dec 22 2020 02:08:00 SYNCB/GAPDC/Midland Bank, PO BOX 965005, ORLANDO, FL 32896-5005
517617947	+ EDI: RMSC.COM	Dec 22 2020 02:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517616117	+ EDI: WTRRN BANK.COM	Dec 22 2020 02:03:00 TD BANK USA/TARGETCRED, PO BOX 673, MINNEAPOLIS, MN 55440-0673
517616118	+ Email/Text: bankruptcydepartment@tsico.com	Dec 21 2020 22:10:00 TRANSWORLD SYSTEMS INC, 500 VIRGINIA DR STE 514, FORT WASHINGTON, PA 19034-2733

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517616091	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616092	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616093	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616094	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616096	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616097	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616098	*+	FED LOAN SERV, PO BOX 60610, HARRISBURG, PA 17106-0610
517616095	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517616099	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517616100	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517616101	*+	FED LOAN SERV, POB 60610, HARRISBURG, PA 17106-0610
517616104	*+	GREATER ALLIANCE FCU, 40 W CENTURY RD, PARAMUS, NJ 07652-1454
517616114	*+	STU LN TRUST, 701 EAST 60TH STREET NORTH, SIOUX FALLS, SD 57104-0432

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Noelia N. Chahalís ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7